

Certificate Number: 05781-NJ-DE-039022789

Bankruptcy Case Number: 21-15842



05781-NJ-DE-039022789

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 1, 2024, at 5:02 o'clock AM PDT, Joel Gonzalez completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 1, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President